

# Medicare HMOs leaving Indiana



Senior Health Insurance  
Information Program

## Ask SHIIP

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Regional Program Manager

**Q:** My Medicare HMO sent me a letter saying they are discontinuing services. What should I do?

**A:** First, I want to assure you, **you still have Medicare.** If you do nothing you will automatically revert to original (fee for service) Medicare on January 1, 2003. Your Medicare HMO will continue to provide you with coverage until December 31<sup>st</sup>. You can also choose to dis-enroll from your Medicare HMO now and re-enroll in original Medicare.

Original Medicare has many gaps: co-pays, deductibles, premiums, and non-covered services (prescriptions, annual physical, etc.). How will you pay for these expenses? Your choices include:

**(1) Pay out of pocket:** If you decide on this option, make sure you understand what your expenses might be. You can read about Medicare coverage

in your Medicare and You 2003 book. You can also call Medicare or SHIIP.

**(2) Purchase a Medigap policy:** Thanks to a special law, you can buy certain policies within 63 days of your Medicare HMO coverage ending. Any insurance company licensed in the state of Indiana to sell Medigap policies A, B, C, or F must sell you one of these policies at their best price regardless of your age, health, or pre-existing conditions. People under 65 with Medicare due to disability have the same rights; however, they have fewer companies from which to choose. Note: You may need to show the letter you received from the HMO to prove that you qualify for the provisions of this law.

It is recommended that you review insurance companies and choose a policy before your HMO coverage ends so that your Medigap policy can begin the day you return to original Medicare.

**(3) Join another Medicare + Choice (HMO, PPO) program:** Call Medicare or SHIIP to find out if this option is available to you.

**(4) Purchase insurance through a current or former employer, union, or organization:** You can talk to

the benefits coordinator to find out if you are eligible to purchase a plan. Also be sure to ask specifically how that plan will coordinate with Medicare. These plans are not required to sell you a policy, so depending on your age, any preexisting conditions, and their policy restrictions you may be denied coverage.

**(5) Assistance Programs:** Call your local Department of Family and Children, Area Agency on Aging, or SHIIP to find out if you qualify for any assistance programs. Veterans can also apply to the VA for medical benefits.

You have some important decisions to make and need to be sure you have clear, correct, and unbiased information. Call Medicare or SHIIP today for help.

### Phone numbers and web sites

#### SHIIP

1-800-452-4800 or local site  
[www.state.in.us/idoi/shiip](http://www.state.in.us/idoi/shiip)

#### Medicare

1-800-Medicare  
[www.medicare.gov](http://www.medicare.gov)

### Address your questions to:

Ask SHIIP, Suite 300  
311 W. Washington Street  
Indianapolis, IN 46204  
Or [higgins@qtm.net](mailto:higgins@qtm.net)

To receive a free packet about Medigap Insurance that includes a list of all the companies licensed to sell in the state of Indiana call 1-800-452-4800.

SHIIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIIP sites.